

I find it impossible to believe that for some unknown reason I am being singled out for the semantics game. This must be happening to others too.

Everyone expects different businesses to have unfamiliar words when describing their services, i.e. doctors revert to Latin so we don't know what is really wrong with us; heating & AC companies have names of parts and services you have to ask them to define to understand what's going on. The problem comes when businesses use words with which you are familiar except you realize they have redefined the words to mean something completely different.

I'll bet everyone who doesn't work in a bank would describe "cash" the same way. Well, that was my thought when I entered a well-known megabank, at which I have an account, to "cash" a check. It really didn't matter to me what they did 'behind the counter', all I expected was to have the "cash" equivalent of the amount of the check placed in my hand at the end of the transaction. Before that was to happen, I was forced to have an argument with the teller who continually said "I cannot cash this check" with no further explanation. She finally tired of my asking and referred me to the manager hoping to get me away from her window. I suggested she have the manager meet me at the counter as I refused to leave my place in line until I was satisfied.

He comes over, learns what the problem is, and says the same thing as the teller. I asked when they stopped cashing checks for customers. He responded, in a quiet and confidential voice as if he was doing me a special favor, that what they "could" do was deposit the check into my account and give me the equivalent of paper money from my balance. Isn't that the way it always worked? I didn't expect them to give me the money directly from an uncleared check. Nothing new here. When I mentioned this to the manager, he said "You asked for this check to be cashed". What do they call this process except "cashing a check"? I guess I should have asked them to "deposit the check and give me the equivalent value from my account". My mistake, I didn't realize they needed such detailed directions.

I joined a health club in January, intent on giving my all to losing weight. I worked hard and continuously and knew I would reach my goal within the one year contract. The club manager approached me in August to ask if I wanted to renew for another year. First, I thought it was way too early to be asking me that question, and I assured her I would be finished by December. Imagine my surprise when she said my contract would expire at the end of September. I asked to see the paperwork, since I knew that wasn't right. When she showed me my contract signed in January, she still insisted it would expire in September. How could that be? She acted surprised that I didn't know a 1 year contract in that club was equivalent to only 9 months. She assured me I could "earn" three more months by bringing in 3 friends to join. I encouraged her to rethink her reasoning or explain it in court. By December I was looking great and did not renew.

Another angle on this theme: Just found out from a popular office supply store, where I went to return some wireless earphones, that the time had expired for return of "electronic" purchases. Non-electronic items had a much longer return policy. I asked what their definition of electronic was. Seems anything that plugs in or is remote meets that definition. I said laughingly that a desk lamp would meet that criteria. I was told that was true and also anything run by batteries qualified. How's that for business semantics. It isn't the general accepted definition of these items.

One more thing, I went to a bank to buy a CD for a short period of time. There was a one year CD advertised prominently in the bank as the shortest time

offered. I guess the bank employee sensed my reticence and offered me an unadvertised 6 month CD at the same rate as the 12 month. I considered that the amount of my gain would be half the amount of the 12 month one. Wouldn't everyone think that? When I went to redeem the 6 month CD, this was not so. The explanation given was that the interest was compounded in such a way that at the 6 month mark it had not reached the equivalent of half the annual rate, and "everyone knows that". All I could do was laugh before insisting on getting half the annual rate. I had to fight the manager for it, but I won that semantics war.

All this to say that even if English is your first language, it doesn't always save you from those who wish to redefine words to your detriment. We just have to refuse to accept this treatment and rely on universal semantics as our backup.

Don't buy into this foolishness. It'll drive you crazy. Stand up and ruffle feathers all the way up the food chain if necessary. Sometimes it pays to fight if only for the practice.